

In re:  
Martin J. Frankenfield, III  
Debtor

Case No. 16-12915-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Jun 16, 2023

Form ID: 3180W

Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:

Recip ID	Recipient Name and Address
db	+ Martin J. Frankenfield, III, 2104 Freemansburg Avenue, Easton, PA 18042-5312
14404808	+ George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1025 Berkshire Blvd., Suite 700, Wyomissing, PA 19610-1284
13888225	+ George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1100 Berkshire Blvd., Suite 301, Wyomissing, PA 19610-1292

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 17 2023 00:42:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 17 2023 00:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13717009	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 17 2023 00:42:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
13884361	Email/Text: ECMCBKNotices@ecmc.org	Jun 17 2023 00:42:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
13747848	^ MEBN	Jun 17 2023 00:36:31	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
13738798	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jun 17 2023 01:02:44	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
13732658	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 17 2023 00:42:00	Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth TX 76161-0244
13791641	+ EDI: WFFC2	Jun 17 2023 04:41:00	Wells Fargo Bank, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14404809	*+	George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1025 Berkshire Blvd., Suite 700, Wyomissing, PA 19610-1284
14038751	*+	Santander Consumer USA, Inc., PO Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0313-4

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
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BRIAN CRAIG NICHOLAS	
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on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
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DENISE ELIZABETH CARLON	
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on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
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George Meany Lutz	
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on behalf of Debtor Martin J. Frankenfield III glutz@hvmllaw.com, HartmanValerianoMagovernLutzPC@jubileebk.net
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JOSHUA I. GOLDMAN	
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on behalf of Creditor Lakeview Loan Servicing LLC Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;BKecf@padgettlawgroup.com;carla.ward@padgettlawgroup.com
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LISA MARIE CIOTTI	
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on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com ecf_frpa@trustee13.com
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MICHAEL PATRICK FARRINGTON	
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on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
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ROLANDO RAMOS-CARDONA	
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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
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SCOTT F. WATERMAN [Chapter 13]	
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ECFMail@ReadingCh13.com
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THOMAS I. PULEO	
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on behalf of Creditor Lakeview Loan Servicing LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
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United States Trustee	
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USTPRegion03.PH.ECF@usdoj.gov
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WILLIAM EDWARD CRAIG	
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on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com
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WILLIAM EDWARD CRAIG	
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on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
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TOTAL: 12

**Information to identify the case:**

Debtor 1	<u>Martin J. Frankenfield III</u>	Social Security number or ITIN	xxx-xx-3315
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	16-12915-pmm		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin J. Frankenfield III

6/15/23

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**